

SANTA LUCIA BANCORP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3403778	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$270	\$250	-7.4%		
Loans	\$202	\$188	-6.8%		
Construction & development	\$47	\$38	-19.6%		
Closed-end 1-4 family residential	\$10	\$10	-0.2%		
Home equity	\$9	\$9	0.0%		
Credit card	\$0	\$0	-8.4%		
Other consumer	\$1	\$1	-22.5%		
Commercial & Industrial	\$42	\$34	-17.9%		
Commercial real estate	\$91	\$92	2.1%		
Unused commitments	\$42	\$30	-28.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$15	\$17	12.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$26	\$15	-40.3%		
Cash & balances due	\$7	\$21	215.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$243	\$237	-2.3%		
Deposits	\$240	\$235	-1.9%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$27	\$12	-54.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	4.8%	--		
Tier 1 risk based capital ratio	11.8%	6.9%	--		
Total risk based capital ratio	13.2%	8.2%	--		
Return on equity ¹	-34.3%	-35.1%	--		
Return on assets ¹	-3.6%	-1.8%	--		
Net interest margin ¹	4.4%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	52.8%	45.9%	--		
Loss provision to net charge-offs (qtr)	123.9%	375.5%	--		
Net charge-offs to average loans and leases ¹	7.5%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.6%	39.1%	4.8%	0.0%	--
Closed-end 1-4 family residential	11.9%	14.4%	5.3%	0.2%	--
Home equity	0.0%	4.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	4.2%	0.4%	--
Other consumer	0.0%	0.0%	0.5%	2.4%	--
Commercial & Industrial	0.5%	7.1%	2.3%	1.4%	--
Commercial real estate	0.0%	5.1%	-0.1%	0.1%	--
Total loans	3.2%	12.7%	1.9%	0.3%	--